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MORT GAGE

THIS MORTGAGE is made this 28th day of December , 19 76, between the Mortgagor, Lindsay O'Rear and Nedla B. O'Rear

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of ----- THIRTY-FIVE THOUSAND SIX HUNDRED AND NO/100 (\$35,600.00)---- Dollars, which indebtedness is evidenced by Borrower's note dated December 28, 197 feerein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2002;

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville.

State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, about three miles west from the City of Green, on the west side of Badger Drive, and being shown and designated as Lot No. 35 on a survey entitled GROVELAND DELL SUBDIVISION, dated September, 1964, by H. C. Clarkson, Jr., R.L.S., and recorded in Plat Book "BBB" at page 73, R.M.C. Office for Greenville County. Reference is hereby made to said plat for a more complete and accurate description.

This being the same property conveyed to mortgagors by deed of A. L. Cannon dated October 14, 1971, and recorded in Deed Book 929 at page 447, R.M.C. Office for Greenville County.

DOCUMENTARY STAMP 14.24 TO TAX PB. 11218

which has the address of Badger Drive, Route 3, (Street)

Taylors, (City)

South Carolina 29687 (herein "Property Address");

(State and Zip Code)

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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